

12-22-04

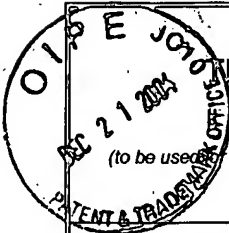
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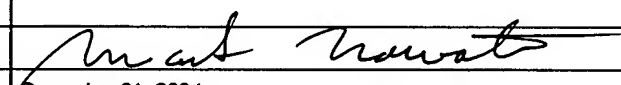
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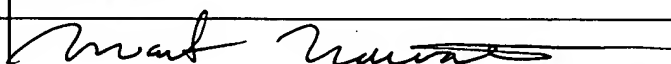
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 <p>TRANSMITTAL FORM (to be used for all correspondence after initial filing)</p>	Application Number	10/743201	
	Filing Date	Dec 22, 2003	
	First Named Inventor	Parankirinathan, Kiritharan	
	Art Unit	3626	
	Examiner Name	Carolyn Beck	
Total Number of Pages in This Submission	10	Attorney Docket Number	LPD092603USNP

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Markets, Patents & Alliances LLC
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Date	December 21, 2004

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Typed or printed name	Mark Nowotarski		
Signature		Date	December 21, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Parankirinathan

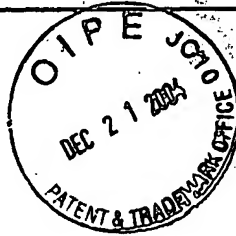
Application No.: 10/743201

Filed: 12/22/2003

Title: Method of Calculating Premium Payment to
Cover the Risk Attributable to Insureds Surviving a
Specified Period

Attorney Docket No.: LPD092603USNP

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450



Art Unit:
3626

Examiner:
Carolyn Beck

Date: Dec 21, 2004
Express Mail ER 800 751 647 US

RESPONSE UNDER 37 CFR 1.111

Dear Examiner:

In response to the Office Action of November 12, 2004, please amend this application as follows:

C:\mark2\LPD kiri\LDP092603USNP\Response Under 37 CFR 1 lpd092603USNP 12 21 04 as filed.doc
Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period.
Agent: Mark Nowotarski, Reg. No. 47,828
Docket: LPD022603USNP